

Nationale-Nederlanden Bank N.V.

Monthly Investor Report

**Dutch National Transparency Template
Covered Bond**

Reporting Period: 1 October 2022 - 31 October 2022

Reporting Date: 24 November 2022

AMOUNTS ARE IN EURO

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Report Version 3.0 - July 2022

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Covered Bonds

Based on article 1:109 of Wet Financieel Toezicht the Dutch Central Bank will publish (i) a list of banks which are permitted to issue covered bonds, (ii) a list of covered bonds that comply with the "European covered bond" label requirements and (iii) a list of covered bonds that comply with the "premium covered bond" label requirements. See also the DNB website.

Series	ISIN	Currency	Initial Principal Balance*	Outstanding Amount*	Coupon	Issuance Date	Maturity Date	IRS Counterparty	Redemption Type	LCR HQLA Category
SB CB Series 1	NL0015436072	EUR	500.000.000	500.000.000	0.0100%	08-07-20	08-07-30		Bullet	1
SB CB Series 2	NL0015614611	EUR	500.000.000	500.000.000	0.0500%	24-09-20	24-09-35		Bullet	1
SB CB Series 3	NL00150002A1	EUR	250.000.000	250.000.000	0.0500%	12-11-20	12-11-40		Bullet	
SB CB Series 4	NL00150008B6	EUR	500.000.000	500.000.000	0.3750%	04-03-21	04-03-41		Bullet	1
SB CB Series 5	NL0012650477	EUR	500.000.000	500.000.000	0.5000%	10-10-17	10-10-24		Bullet	1
SB CB Series 6	NL0013019375	EUR	500.000.000	500.000.000	0.6250%	11-06-18	11-09-25		Bullet	1
SB CB Series 7	NL0013088990	EUR	550.000.000	550.000.000	1.0000%	25-09-18	25-09-28		Bullet	1
SB CB Series 8	NL0013400401	EUR	500.000.000	500.000.000	0.2500%	27-02-19	27-02-24		Bullet	1
SB CB Series 9	NL0013423122	EUR	25.000.000	25.000.000	1.4000%	18-03-19	18-03-39		Bullet	
SB CB Series 10	NL0013423155	EUR	20.000.000	20.000.000	1.4320%	21-03-19	21-03-39		Bullet	
SB CB Series 11	NL0013995095	EUR	500.000.000	500.000.000	0.1250%	24-09-19	24-09-29		Bullet	1
SB CB Series 12 Green	NL0015000WP1	EUR	500.000.000	500.000.000	1.8750%	17-05-22	17-05-32		Bullet	1

* Amounts to be reported in the relevant currency, and also the euro-equivalent amounts

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, this bond would satisfy the eligibility criteria for its classification as a Level 1 asset in accordance with the LCR delegated act. It should be noted that whether or not a bond is a liquid asset for the purposes of the LCR under Regulation (EU) 575/2013 should be checked by the investor.

Asset Cover Test

Asset Cover Test

A	5.688.120.022,06
B	0,00
C	7.000.000,00
Z	0,00

A+B+C-Z	5.695.120.022,06
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Outstanding bonds	4.845.000.000,00
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Pass/Fail	Pass
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ACT Cover Ratio	117,546%
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Parameters

Asset percentage	96,50%
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Cap LTV Cut-Off indexed valuation % non-NHG	80,00%
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Cap LTV Cut-Off indexed valuation % NHG	80,00%
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% of Index Increases	90,00%
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% of Index Decreases	100,00%
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Reserve Fund	3.900.000,00
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Supplemental Liquidity Reserve Amount	0,00
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Deduction Set-Off	97.875.812,54
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Ratings

S&P	AAA
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Moody's	-
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Fitch	-
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Other

UCITS compliant	True
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CRR compliant	True
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ECBC Label compliant	True
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Cover pool composition requirement in accordance with Article 40(f)	True
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Overcollateralisation

Minimum documented nominal OC	N/A
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Available Nominal OC	N/A
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Minimum statutory nominal OC	100,00%
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Available statutory nominal OC	121,89%
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Minimum statutory CRR OC	105,00%
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Available statutory CRR OC	121,84%
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Counterparty Credit Ratings & Triggers

Role	Party	S&P (ST/LT)		Moody's (ST/LT)		Fitch (ST/LT)		DBRS (ST/LT)		Consequence if breached*
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	
CBC Account Bank	N.V. Bank Nederlandse Gemeenten	/ BBB	/ AAA	/	/	/	/	/	/	Another party (with sufficient ratings) has to fulfill the CBC Account Bank role or guarantee the relevant CBC Account Bank obligations
Issuer	Nationale-Nederlanden Bank N.V.	/ A	/ A-	/	/	/	/	/	/	Reserve Account Trigger, minimal required amount needs to be posted on reserve fund account
Issuer	Nationale-Nederlanden Bank N.V.	A-2 / BBB	A-1 / A-	/	/	/	/	/	/	Set off retail savings at issuer account above deposit guarantee scheme
Seller Collection Account Bank	ING Bank N.V.	/ BBB	/ A+	/	/	/	/	/	/	Open escrow account in the name of CBC and credit expected cashflow amount on next Calculation Date

* Event is triggered if credit rating is below the rating as mentioned in the table

Ledgers & Investments

Ledgers

Revenue Ledger	0,00
Principal Ledger	0,00
Reserve Fund Ledger	7.000.000,00
Total	7.000.000,00

Investments

Substitution Assets Balance	0,00
Authorised Investments Balance	0,00
Total	0,00

Liquidity Buffer

Outflows	0,00
Required Liquidity Buffer	0,00
Inflows	0,00
Cash	
Bonds	
Available Liquidity Buffer	0,00

Extension Triggers

Trigger	Description	Breached
Contractual*	Upon the occurrence of an Issuer Event of Default, service by the Trustee on the Issuer of an Issuer Acceleration Notice and service by the Trustee on the CBC of a Notice to Pay, the CBC is obliged to pay Guaranteed Final Redemption Amounts. If the CBC has insufficient funds available to pay the Guaranteed Final Redemption Amounts, then the obligation of the CBC to pay these amount shall be deferred to the relevant Extended Due for Payment Date.	No
Contractual*	Upon the occurrence of a CBC Event of Default and the service by the Trustee of a CBC Acceleration Notice on the Issuer and the CBC, the CBC is obliged to pay Guaranteed Final Redemption Amounts. If the CBC has insufficient funds available to pay the Guaranteed Final Redemption Amounts, then the obligation of the CBC to pay these amount shall be deferred to the relevant Extended Due for Payment Date.	No
Law based**	Extension in accordance with Article 40m paragraph 1 part a. and b. of the Decree (Besluit prudentiële regels Wft). Upon the occurrence of (1) a bankruptcy of the Issuer or (2) an resolution is passed on the Issuer in accordance with article 3A:1 of the law, the CBC is obliged to pay Guaranteed Final Redemption Amounts. If the CBC has insufficient funds available to pay the Guaranteed Final Redemption Amounts, then the obligation of the CBC to pay these amount shall be deferred to the relevant Extended Due for Payment Date.	No

* See full details and definitions in the Prospectus

** See full details in the Decree (*Besluit prudentiële regels Wft*)

Stratifications

Portfolio Characteristics

Principal amount	6.367.576.420,58
Value of saving deposits	460.224.243,41
Net principal balance	5.907.352.177,17
Construction Deposits	11.733.878,16
Net principal balance excl. Construction and Saving Deposits	5.895.618.299,01
Number of loans	26.842
Number of loanparts	61.540
Average principal balance (borrower)	220.078,69
Average principal balance (loanpart)	95.992,07
Weighted average current interest rate	2,494%
Weighted average maturity (in years)	28,58
Weighted average remaining time to interest reset (in years)	11,67
Weighted average seasoning (in years)	8,17
Weighted average CLTOMV	74,745%
Weighted average CLTIMV	48,303%
Maximum current interest rate	7,55%
Minimum current interest rate	0,74%
Defaults according to Article 178 of the CRR	
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparency Template:	Monthly

1. Delinquencies

From (>)	Until (<=)	Arrears Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Mortgage Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTIMV
	Performing	0,00	5.890.054.191,15	99,707%	26.763	99,706%	2,495%	28,57	48,24%
<=	30 days	35.039,85	12.863.997,19	0,218%	55	0,205%	2,486%	27,30	53,14%
30 days	60 days	16.720,02	4.125.774,12	0,07%	22	0,082%	2,219%	26,17	56,57%
60 days	90 days	2.366,30	308.214,71	0,005%	2	0,007%	2,287%	39,13	51,67%
90 days	120 days	0,00	0,00	0,00%	0	0,00%	0,00%	0,00	0,00%
120 days	150 days	0,00	0,00	0,00%	0	0,00%	0,00%	0,00	0,00%
150 days	180 days	0,00	0,00	0,00%	0	0,00%	0,00%	0,00	0,00%
180 days	>	0,00	0,00	0,00%	0	0,00%	0,00%	0,00	0,00%
	Total	54.126,17	5.907.352.177,17	100,00%	26.842	100,00%	2,494%	28,58	48,303%

2. Redemption Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Annuity	2.200.874.607,61	37,257%	23.074	37,494%	2,303%	24,55	52,942%
Bank Savings	984.431.729,95	16,665%	10.330	16,786%	2,862%	15,17	44,261%
Investment	304.974.878,72	5,163%	1.628	2,645%	2,611%	13,90	53,333%
Interest Only	2.093.259.836,73	35,435%	22.359	36,332%	2,503%	43,41	45,101%
Linear	116.047.114,09	1,964%	1.409	2,29%	2,258%	23,84	47,236%
Life	175.744.158,95	2,975%	1.951	3,17%	2,557%	8,83	44,606%
Savings	32.019.851,12	0,542%	789	1,282%	3,17%	11,23	39,252%
Total	5.907.352.177,17	100,00%	61.540	100,00%	2,494%	28,57	48,303%

3. Outstanding Loan Amount

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
<= 25.000	793.786,82	0,013%	49	0,183%	2,691%	31,67	4,728%
25.000 - 50.000	9.420.501,06	0,159%	225	0,838%	2,662%	31,59	11,205%
50.000 - 75.000	83.586.120,20	1,415%	1.323	4,929%	2,535%	40,13	18,731%
75.000 - 100.000	159.164.490,68	2,694%	1.792	6,676%	2,532%	36,01	27,739%
100.000 - 150.000	632.317.962,81	10,704%	4.976	18,538%	2,497%	31,82	38,935%
150.000 - 200.000	986.629.030,35	16,702%	5.643	21,023%	2,445%	29,46	46,067%
200.000 - 250.000	1.038.140.583,79	17,574%	4.640	17,286%	2,479%	27,50	49,922%
250.000 - 300.000	841.442.709,10	14,244%	3.082	11,482%	2,506%	27,42	51,124%
300.000 - 350.000	599.369.141,54	10,146%	1.854	6,907%	2,558%	26,91	51,946%
350.000 - 400.000	432.697.715,72	7,325%	1.159	4,318%	2,561%	26,96	52,15%
400.000 - 450.000	280.581.719,56	4,75%	662	2,466%	2,526%	27,14	53,127%
450.000 - 500.000	213.206.486,57	3,609%	450	1,676%	2,466%	27,62	52,961%
500.000 - 550.000	151.762.675,51	2,569%	290	1,08%	2,513%	27,82	53,195%
550.000 - 600.000	118.290.532,57	2,002%	206	0,767%	2,49%	27,65	54,232%
600.000 - 650.000	80.249.361,19	1,358%	129	0,481%	2,403%	27,95	55,145%
650.000 - 700.000	60.616.833,35	1,026%	90	0,335%	2,381%	26,09	54,221%
700.000 - 750.000	60.917.756,32	1,031%	84	0,313%	2,443%	25,96	55,594%
750.000 - 800.000	48.887.368,32	0,828%	63	0,235%	2,42%	26,54	55,315%
800.000 - 850.000	42.108.015,38	0,713%	51	0,19%	2,43%	28,00	53,678%
850.000 - 900.000	32.313.589,23	0,547%	37	0,138%	2,379%	28,68	57,893%
900.000 - 950.000	22.233.300,11	0,376%	24	0,089%	2,576%	28,15	56,833%
950.000 - 1.000.000	12.622.496,99	0,214%	13	0,048%	2,169%	23,77	59,749%
> 1.000.000							
Unknown							
Total	5.907.352.177,17	100,00%	26.842	100,00%	2,494%	28,57	48,303%

Average	293,028
Minimum	1,676
Maximum	998,316

4. Origination Year

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
< 1995	8.576.856,76	0,145%	155	0,252%	2,491%	57,11	19,665%
1995 - 1996	4.422.121,31	0,075%	101	0,164%	2,439%	54,90	18,867%
1996 - 1997	7.812.126,85	0,132%	177	0,288%	2,364%	44,27	20,77%
1997 - 1998	13.544.903,04	0,229%	271	0,44%	2,587%	36,39	26,009%
1998 - 1999	19.081.480,31	0,323%	343	0,557%	2,603%	37,88	30,661%
1999 - 2000	37.969.082,86	0,643%	655	1,064%	2,568%	44,69	30,112%
2000 - 2001	26.359.466,39	0,446%	412	0,669%	2,348%	45,14	30,89%
2001 - 2002	30.748.568,22	0,521%	391	0,635%	2,39%	43,47	34,119%
2002 - 2003	31.357.949,87	0,531%	405	0,658%	2,443%	44,22	35,263%
2003 - 2004	49.238.841,34	0,834%	563	0,915%	2,682%	49,42	39,186%
2004 - 2005	84.563.268,23	1,431%	967	1,571%	2,53%	45,46	42,176%
2005 - 2006	176.356.517,21	2,985%	1.614	2,623%	2,573%	31,05	45,44%
2006 - 2007	159.476.282,33	2,70%	1.407	2,286%	2,657%	28,04	48,873%
2007 - 2008	70.792.292,91	1,198%	883	1,435%	2,756%	45,18	47,472%
2008 - 2009	188.375.157,99	3,189%	1.531	2,488%	2,66%	36,62	51,857%
2009 - 2010	235.403.607,69	3,985%	1.839	2,988%	2,725%	32,14	50,576%
2010 - 2011	238.134.748,47	4,031%	2.180	3,542%	2,245%	38,53	44,724%
2011 - 2012	347.006.873,57	5,874%	3.370	5,476%	2,345%	43,12	42,954%
2012 - 2013	353.149.076,07	5,978%	3.990	6,484%	2,889%	35,75	40,414%
2013 - 2014	268.445.626,40	4,544%	3.350	5,444%	3,239%	18,76	38,663%
2014 - 2015	211.781.256,55	3,585%	2.266	3,682%	2,995%	20,35	39,733%
2015 - 2016	220.505.223,08	3,733%	2.527	4,106%	2,906%	20,57	40,538%
2016 - 2017	732.302.446,82	12,396%	7.199	11,698%	2,772%	22,22	44,863%
2017 - 2018	323.655.241,53	5,479%	3.402	5,528%	2,621%	22,00	46,938%
2018 - 2019	489.510.081,50	8,286%	4.655	7,564%	2,512%	24,25	53,368%
2019 - 2020	746.105.976,86	12,63%	7.401	12,026%	2,205%	25,43	56,354%
2020 - 2021	445.716.056,74	7,545%	4.756	7,728%	1,766%	26,14	58,233%
2021 - 2022	314.555.854,88	5,325%	3.622	5,886%	1,591%	26,98	61,373%
2022 >=	72.405.191,39	1,226%	1.108	1,80%	2,43%	26,71	62,204%
Unknown							
Total	5.907.352.177,17	100,00%	61.540	100,00%	2,494%	28,57	48,303%

Weighted Average	2014
Minimum	1992
Maximum	2022

5. Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
1 Year	95.356.739,97	1,614%	1.382	2,246%	2,229%	26,84	62,70%
1 Year - 2 Years	323.302.243,98	5,473%	3.745	6,085%	1,608%	26,90	60,884%
2 Years - 3 Years	535.823.676,40	9,07%	5.481	8,906%	1,777%	26,11	58,145%
3 Years - 4 Years	654.706.850,01	11,083%	6.586	10,702%	2,293%	25,28	55,976%
4 Years - 5 Years	478.644.226,01	8,103%	4.553	7,398%	2,512%	24,17	53,221%
5 Years - 6 Years	383.733.673,30	6,496%	3.956	6,428%	2,608%	22,15	46,505%
6 Years - 7 Years	686.180.999,34	11,616%	6.794	11,04%	2,801%	22,08	44,562%
7 Years - 8 Years	227.381.859,10	3,849%	2.607	4,236%	2,934%	20,54	40,454%
8 Years - 9 Years	202.173.622,53	3,422%	2.194	3,565%	3,01%	20,18	39,529%
9 Years - 10 Years	303.898.671,89	5,144%	3.754	6,10%	3,339%	18,46	38,681%
10 Years - 11 Years	322.125.996,37	5,453%	3.570	5,801%	2,665%	40,02	40,738%
11 Years - 12 Years	355.030.139,00	6,01%	3.418	5,554%	2,32%	43,26	43,214%
12 Years - 13 Years	207.812.320,94	3,518%	1.895	3,079%	2,294%	37,71	45,024%
13 Years - 14 Years	245.854.313,77	4,162%	1.922	3,123%	2,759%	32,51	50,888%
14 Years - 15 Years	170.137.118,16	2,88%	1.423	2,312%	2,635%	36,69	51,822%
15 Years - 16 Years	81.699.236,64	1,383%	925	1,503%	2,711%	41,42	48,421%
16 Years - 17 Years	169.623.721,17	2,871%	1.481	2,407%	2,648%	27,80	48,284%
17 Years - 18 Years	161.831.468,84	2,739%	1.555	2,527%	2,57%	32,57	45,098%
18 Years - 19 Years	80.476.346,70	1,362%	911	1,48%	2,538%	46,34	41,386%
19 Years - 20 Years	45.263.650,85	0,766%	521	0,847%	2,745%	48,93	38,974%
20 Years - 21 Years	29.506.841,63	0,499%	391	0,635%	2,359%	43,84	35,816%
21 Years - 22 Years	33.238.744,06	0,563%	419	0,681%	2,38%	44,91	33,647%
22 Years - 23 Years	25.951.350,84	0,439%	416	0,676%	2,387%	44,20	30,017%
23 Years - 24 Years	38.148.346,56	0,646%	659	1,071%	2,587%	43,24	30,669%
24 Years - 25 Years	16.573.727,08	0,281%	311	0,505%	2,563%	40,00	29,627%
25 Years - 26 Years	13.047.346,58	0,221%	256	0,416%	2,605%	34,85	26,105%
26 Years - 27 Years	7.327.776,49	0,124%	170	0,276%	2,34%	45,63	20,546%
27 Years - 28 Years	4.307.017,25	0,073%	101	0,164%	2,403%	55,06	18,067%
28 Years - 29 Years	5.506.966,38	0,093%	92	0,149%	2,424%	61,19	18,817%
29 Years - 30 Years	1.985.996,91	0,034%	41	0,067%	2,818%	48,99	21,104%
30 Years >=	701.188,42	0,012%	11	0,018%	2,373%	53,16	23,835%
Unknown							
Total	5.907.352.177,17	100,00%	61.540	100,00%	2,494%	28,57	48,303%

Weighted Average	8 Years
Minimum	0 Years
Maximum	31 Years

6. Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
2015 - 2020							
2020 - 2025	19.807.557,52	0,335%	496	0,806%	2,572%	1,22	33,761%
2025 - 2030	101.239.089,85	1,714%	2.135	3,469%	2,724%	5,26	34,851%
2030 - 2035	379.209.943,71	6,419%	5.086	8,265%	2,777%	9,92	39,829%
2035 - 2040	822.301.832,43	13,92%	7.280	11,83%	2,762%	14,65	49,66%
2040 - 2045	960.494.810,33	16,259%	9.681	15,731%	2,737%	19,91	44,238%
2045 - 2050	2.178.349.906,89	36,875%	20.145	32,735%	2,478%	24,98	51,169%
2050 - 2055	665.533.651,67	11,266%	7.261	11,799%	1,687%	28,09	60,338%
2055 - 2060							
2060 - 2065							
2065 - 2070							
2070 - 2075							
2075 - 2080							
2080 - 2085							
2085 - 2090							
2090 - 2095							
2095 - 2100	780.415.384,77	13,211%	9.456	15,366%	2,48%	77,08	39,845%
2100 >=							
Unknown							
Total	5.907.352.177,17	100,00%	61.540	100,00%	2,494%	28,57	48,303%

Weighted Average	2051
Minimum	2022
Maximum	2099

7. Remaining Tenor

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
< 0 Year							
0 Year - 1 Year	6.645.453,57	0,112%	174	0,283%	2,369%	0,53	33,339%
1 Year - 2 Years	11.145.753,24	0,189%	267	0,434%	2,677%	1,47	34,659%
2 Years - 3 Years	9.153.502,23	0,155%	263	0,427%	2,667%	2,48	34,358%
3 Years - 4 Years	11.808.532,11	0,20%	315	0,512%	2,768%	3,52	32,723%
4 Years - 5 Years	20.901.334,24	0,354%	439	0,713%	2,769%	4,50	34,16%
5 Years - 6 Years	22.399.595,11	0,379%	457	0,743%	2,713%	5,45	36,558%
6 Years - 7 Years	32.739.735,90	0,554%	598	0,972%	2,716%	6,47	35,22%
7 Years - 8 Years	37.779.334,85	0,64%	633	1,029%	2,61%	7,50	36,159%
8 Years - 9 Years	78.577.332,02	1,33%	1.135	1,844%	2,666%	8,46	38,357%
9 Years - 10 Years	76.680.367,88	1,298%	1.048	1,703%	2,663%	9,43	38,776%
10 Years - 11 Years	82.005.987,96	1,388%	1.066	1,732%	3,089%	10,44	39,559%
11 Years - 12 Years	90.486.793,20	1,532%	1.087	1,766%	2,781%	11,47	42,714%
12 Years - 13 Years	164.086.002,26	2,778%	1.590	2,584%	2,685%	12,56	46,18%
13 Years - 14 Years	197.359.597,83	3,341%	1.749	2,842%	2,725%	13,42	48,487%
14 Years - 15 Years	98.795.973,65	1,672%	1.057	1,718%	2,872%	14,37	47,558%
15 Years - 16 Years	146.317.805,00	2,477%	1.236	2,008%	2,759%	15,59	51,933%
16 Years - 17 Years	216.840.501,61	3,671%	1.712	2,782%	2,809%	16,41	52,10%
17 Years - 18 Years	131.190.988,25	2,221%	1.188	1,93%	2,393%	17,48	48,896%
18 Years - 19 Years	167.744.732,12	2,84%	1.443	2,345%	2,396%	18,42	48,403%
19 Years - 20 Years	155.243.771,81	2,628%	1.577	2,563%	2,657%	19,51	45,397%
20 Years - 21 Years	259.810.312,23	4,398%	2.937	4,773%	3,104%	20,45	41,165%
21 Years - 22 Years	213.190.547,27	3,609%	2.165	3,518%	2,784%	21,46	41,987%
22 Years - 23 Years	208.043.575,81	3,522%	2.163	3,515%	2,734%	22,40	43,199%
23 Years - 24 Years	535.953.486,57	9,073%	4.885	7,938%	2,745%	23,58	45,424%
24 Years - 25 Years	397.326.159,73	6,726%	3.575	5,809%	2,533%	24,27	48,341%
25 Years - 26 Years	396.177.338,91	6,707%	3.546	5,762%	2,458%	25,56	54,167%
26 Years - 27 Years	495.982.546,01	8,396%	4.711	7,655%	2,339%	26,55	56,724%
27 Years - 28 Years	510.083.306,61	8,635%	4.898	7,959%	1,771%	27,31	58,772%
28 Years - 29 Years	267.416.978,43	4,527%	2.986	4,852%	1,537%	28,42	61,224%
29 Years - 30 Years	85.049.445,99	1,44%	1.184	1,924%	2,059%	29,32	62,742%
30 Years >=	780.415.384,77	13,211%	9.456	15,366%	2,48%	77,08	39,845%
Unknown							
Total	5.907.352.177,17	100,00%	61.540	100,00%	2,494%	28,57	48,303%

Weighted Average	29 Years
Minimum	0 Years
Maximum	77 Years

8. Current Loan to Original Market Value

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
NHG	1.573.032.486,00	26,628%	9.698	36,13%	2,306%	26,96	49,858%
<= 10%	2.313.612,40	0,039%	64	0,238%	2,44%	38,16	4,182%
10% - 20%	26.810.806,31	0,454%	368	1,371%	2,455%	38,41	9,836%
20% - 30%	66.412.531,54	1,124%	673	2,507%	2,484%	38,37	15,662%
30% - 40%	137.360.589,78	2,325%	1.024	3,815%	2,449%	36,53	22,318%
40% - 50%	258.230.727,86	4,371%	1.453	5,413%	2,515%	34,89	29,932%
50% - 60%	449.154.435,79	7,603%	1.960	7,302%	2,521%	31,34	37,748%
60% - 70%	670.634.821,97	11,353%	2.561	9,541%	2,562%	29,59	43,804%
70% - 80%	922.140.190,65	15,61%	3.145	11,717%	2,576%	28,59	48,636%
80% - 90%	957.849.422,06	16,215%	3.115	11,605%	2,625%	26,94	54,216%
90% - 100%	699.877.154,52	11,848%	2.199	8,192%	2,505%	27,04	61,212%
100% - 110%	143.535.398,29	2,43%	582	2,168%	2,731%	25,37	61,688%
110% - 120%							
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Unknown							
Total	5.907.352.177,17	100,00%	26.842	100,00%	2,494%	28,57	48,303%

9. Current Loan To Indexed Market Value

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
NHG	1.573.032.486,00	26,628%	9.698	36,13%	2,306%	26,96	49,858%
<= 10%	25.001.348,01	0,423%	398	1,483%	2,546%	45,50	7,702%
10% - 20%	141.168.339,44	2,39%	1.373	5,115%	2,544%	41,73	15,797%
20% - 30%	333.865.348,32	5,652%	2.041	7,604%	2,597%	34,77	25,696%
30% - 40%	712.966.057,16	12,069%	3.095	11,53%	2,652%	31,02	35,609%
40% - 50%	1.177.187.619,64	19,928%	4.171	15,539%	2,624%	28,54	45,193%
50% - 60%	1.082.059.171,52	18,317%	3.532	13,158%	2,579%	26,97	54,775%
60% - 70 %	650.204.800,44	11,007%	1.988	7,406%	2,406%	26,26	64,419%
70% - 80%	165.230.132,79	2,797%	438	1,632%	2,317%	26,87	73,849%
80% - 90%	41.146.631,49	0,697%	96	0,358%	2,137%	27,44	84,117%
90% - 100%	5.490.242,36	0,093%	12	0,045%	2,262%	31,94	92,232%
100% - 110%							
110% - 120%							
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Unknown							
Total	5.907.352.177,17	100,00%	26.842	100,00%	2,494%	28,57	48,303%

10. Loanpart Coupon (interest rate bucket)

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
<= 0.5%							
0.5% - 1.0%	26.867.277,93	0,455%	330	0,536%	0,93%	26,48	54,956%
1.0% - 1.5%	578.827.109,48	9,798%	6.771	11,003%	1,295%	30,92	47,756%
1.5% - 2.0%	1.234.582.975,37	20,899%	12.881	20,931%	1,745%	29,68	52,221%
2.0% - 2.5%	1.198.290.392,70	20,285%	12.284	19,961%	2,272%	29,58	49,561%
2.5% - 3.0%	1.633.723.216,59	27,656%	15.878	25,801%	2,762%	27,85	47,475%
3.0% - 3.5%	708.588.517,90	11,995%	7.024	11,414%	3,211%	27,33	45,711%
3.5% - 4.0%	210.270.384,43	3,559%	2.178	3,539%	3,727%	27,83	46,009%
4.0% - 4.5%	123.132.525,16	2,084%	1.633	2,654%	4,208%	25,01	39,492%
4.5% - 5.0%	83.115.545,18	1,407%	1.097	1,783%	4,78%	22,46	41,509%
5.0% - 5.5%	76.085.201,09	1,288%	1.020	1,657%	5,261%	21,95	40,251%
5.5% - 6.0%	26.193.907,49	0,443%	339	0,551%	5,711%	20,12	39,043%
6.0% - 6.5%	7.291.569,93	0,123%	95	0,154%	6,204%	25,12	44,928%
6.5% - 7.0%	330.821,47	0,006%	8	0,013%	6,618%	35,20	35,216%
7.0% >	52.732,45	0,001%	2	0,003%	7,318%	4,87	23,036%
Unknown							
Total	5.907.352.177,17	100,00%	61.540	100,00%	2,494%	28,57	48,303%

Weighted Average	2.5%
Minimum	0.7%
Maximum	7.6%

11. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
< 1 year(s)	239.055.920,35	4,047%	3.452	5,609%	2,998%	25,81	40,521%
1 year(s) - 2 year(s)	128.483.575,86	2,175%	1.724	2,801%	3,332%	25,43	39,984%
2 year(s) - 3 year(s)	150.199.100,90	2,543%	1.941	3,154%	2,907%	27,78	40,778%
3 year(s) - 4 year(s)	198.770.437,98	3,365%	2.525	4,103%	2,696%	31,42	42,462%
4 year(s) - 5 year(s)	239.591.611,44	4,056%	2.849	4,63%	2,645%	33,70	43,45%
5 year(s) - 6 year(s)	242.774.626,87	4,11%	2.681	4,357%	2,401%	29,52	46,836%
6 year(s) - 7 year(s)	325.771.840,34	5,515%	3.278	5,327%	2,28%	27,88	50,104%
7 year(s) - 8 year(s)	385.772.723,67	6,53%	3.666	5,957%	2,014%	30,43	49,117%
8 year(s) - 9 year(s)	400.961.195,38	6,787%	4.243	6,895%	1,991%	29,86	47,796%
9 year(s) - 10 year(s)	292.487.229,56	4,951%	3.248	5,278%	2,498%	31,18	44,675%
10 year(s) - 11 year(s)	87.249.650,65	1,477%	1.035	1,682%	3,544%	20,48	42,596%
11 year(s) - 12 year(s)	86.593.656,43	1,466%	976	1,586%	2,896%	20,57	46,30%
12 year(s) - 13 year(s)	174.000.197,03	2,945%	1.710	2,779%	2,708%	24,39	45,577%
13 year(s) - 14 year(s)	513.805.985,92	8,698%	4.707	7,649%	2,92%	24,32	46,122%
14 year(s) - 15 year(s)	338.997.808,04	5,739%	3.229	5,247%	2,839%	28,87	46,571%
15 year(s) - 16 year(s)	360.195.594,62	6,097%	3.220	5,232%	2,776%	27,53	52,648%
16 year(s) - 17 year(s)	480.388.955,26	8,132%	4.456	7,241%	2,533%	27,21	54,263%
17 year(s) - 18 year(s)	524.557.617,11	8,88%	5.074	8,245%	2,031%	29,95	53,295%
18 year(s) - 19 year(s)	377.598.360,32	6,392%	3.734	6,068%	1,899%	32,70	52,948%
19 year(s) - 20 year(s)	144.912.457,53	2,453%	1.551	2,52%	2,318%	34,76	49,288%
20 year(s) - 21 year(s)	6.022.579,48	0,102%	76	0,123%	2,499%	20,95	41,534%
21 year(s) - 22 year(s)	10.650.312,38	0,18%	109	0,177%	2,518%	21,62	41,824%
22 year(s) - 23 year(s)	12.926.728,65	0,219%	120	0,195%	2,736%	22,65	46,794%
23 year(s) - 24 year(s)	34.603.862,81	0,586%	268	0,435%	2,624%	23,62	48,263%
24 year(s) - 25 year(s)	24.958.466,16	0,422%	231	0,375%	2,624%	24,37	49,036%
25 year(s) - 26 year(s)	28.026.072,76	0,474%	225	0,366%	2,526%	25,57	55,209%
26 year(s) - 27 year(s)	39.908.340,82	0,676%	398	0,647%	2,534%	26,41	58,546%
27 year(s) - 28 year(s)	20.092.342,53	0,34%	276	0,448%	2,112%	26,53	58,535%
28 year(s) - 29 year(s)	22.290.195,67	0,377%	328	0,533%	1,895%	31,28	56,213%
29 year(s) - 30 year(s)	15.704.730,65	0,266%	210	0,341%	2,175%	31,15	57,251%
30 year(s) >=							
Total	5.907.352.177,17	100,00%	61.540	100,00%	2,494%	28,57	48,303%

Weighted Average	12 year(s)
Minimum	year(s)
Maximum	30 year(s)

12. Interest Payment Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Fixed	5.876.376.685,85	99,476%	60.909	98,975%	2,494%	28,57	48,327%
Floating	30.975.491,32	0,524%	631	1,025%	2,651%	28,65	43,754%
Unknown							
Total	5.907.352.177,17	100,00%	61.540	100,00%	2,494%	28,57	48,303%

13. Property Description

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Flat / Apartment	617.188.843,91	10,448%	3.406	12,689%	2,246%	29,17	49,286%
House	5.248.073.817,39	88,84%	23.277	86,719%	2,523%	28,46	48,236%
Shop/ House	42.089.515,87	0,712%	159	0,592%	2,553%	32,53	42,256%
Total	5.907.352.177,17	100,00%	26.842	100,00%	2,494%	28,57	48,303%

14. Geographical Distribution (by province)

Province	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Drenthe	138.060.921,72	2,337%	718	2,675%	2,453%	29,79	49,595%
Utrecht	485.535.171,33	8,219%	1.936	7,213%	2,571%	28,14	45,427%
Zeeland	137.452.654,45	2,327%	776	2,891%	2,498%	28,07	49,461%
Zuid-Holland	1.611.193.748,63	27,274%	7.266	27,07%	2,496%	28,32	48,022%
Flevoland	161.764.104,55	2,738%	781	2,91%	2,373%	27,70	48,967%
Friesland	144.672.158,93	2,449%	780	2,906%	2,388%	30,81	51,795%
Gelderland	651.892.424,86	11,035%	2.927	10,905%	2,503%	28,31	48,646%
Groningen	168.642.367,26	2,855%	921	3,431%	2,414%	29,38	49,495%
Limburg	263.038.006,12	4,453%	1.398	5,208%	2,494%	29,62	52,868%
Noord-Brabant	882.710.457,88	14,943%	3.997	14,891%	2,537%	28,18	49,58%
Noord-Holland	945.019.844,99	15,997%	3.765	14,027%	2,472%	28,77	45,471%
Overijssel	317.264.585,66	5,371%	1.576	5,871%	2,47%	29,26	50,903%
Unspecified	105.730,79	0,002%	1	0,004%	3,743%	31,43	35,498%
Total	5.907.352.177,17	100,00%	26.842	100,00%	2,494%	28,57	48,303%

15. Occupancy

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Owner Occupied	5.907.352.177,17	100,00%	26.842	100,00%	2,494%	28,57	48,303%
Buy-to-let							
Unknown							
Total	5.907.352.177,17	100,00%	26.842	100,00%	2,494%	28,57	48,303%

16. Loanpart Payment Frequency

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Half-yearly							
Yearly							
Quarterly							
Monthly	5.907.352.177,17	100,00%	61.540	100,00%	2,494%	28,57	48,303%
Unknown							
Total	5.907.352.177,17	100,00%	61.540	100,00%	2,494%	28,57	48,303%

17. Guarantee Type

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
NHG Guarantee	1.573.032.486,00	26,628%	9.698	36,13%	2,306%	26,96	49,858%
Non-NHG Guarantee	4.334.319.691,17	73,372%	17.144	63,87%	2,563%	29,15	47,739%
Unknown							
Total	5.907.352.177,17	100,00%	26.842	100,00%	2,494%	28,57	48,303%

18. Valuation Type

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Full taxation	5.489.536.441,46	92,93%	24127	89,89%	2,49%	27,78	49,212%
Desktop	417.815.735,71	7,07%	2.715	10,11%	2,57%	40,35	36,361%
Other							
No Data							
Total	5.907.352.177,17	100,00%	26.842	100,00%	2,494%	28,57	48,303%

Glossary

Term	Definition / Calculation
A	Min (a, b), where (a) is the sum of the Adjusted Current Balances and (b) is the sum of the Asset Percentage of Current Balance -/· a (alfa) of all Mortgage Receivables;
ACT	Asset Cover Test;
Adjusted Current Balance	The "Adjusted Current Balance" of a Mortgage Receivable is the lower of: (i) the Current Balance of such Mortgage Receivable minus a (alfa); and (ii) the LTV Cut-Off Percentage of the Indexed Valuation relating to such Mortgage Receivable, minus β (beta);
Asset Percentage	96.5% or such other percentage figure as is determined from time to time in accordance with the Asset Monitoring Agreement;
Assumed Mortgage Interest Rate	The expected mortgage interest rate to be offered by the Servicer (acting on behalf of the CBC) in relation to Mortgage Loans which have an interest rate reset, which interest rate will be notified by the Servicer to the CBC and the Rating Agency from time to time;
Available Liquidity Buffer	means available liquid assets on reserved accounts of the CBC, plus interest payments and principal repayments from the underlying assets (including derivatives) to which the CBC is contractually entitled for the following six (6) months period
B	means the aggregate amount of all Principal Receipts on the Mortgage Receivables up to the end of the immediately preceding calendar month which have not been applied in accordance with the Trust Deed;
Base Prospectus	The base prospectus dated 18 June 2020 relating to the issue of soft bullet covered bonds, including any supplement and base prospectus updates thereafter;
C	means the amounts standing to the credit of the Reserve Account;
Calculation Date	The date falling two (2) Business Days before each CBC Payment Date. The "relevant" Calculation Date in respect of any Calculation Period will be the first Calculation Date falling after the end of that period and the "relevant" Calculation Date in respect of any CBC BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;
CBC Account Bank	
Closing Date	18 June 2020
Construction Deposit	In relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Originator, the proceeds of which can only be applied towards construction of, or improvements An assessment of the credit worthiness of the notes or counterparties, assigned by the Rating Agency;
Credit Rating	
Current Balance	In relation to an Eligible Receivable at any date, the Net Outstanding Principal Amount, excluding Accrued Interest and Arrears of Interest;
Current Loan to Indexed Market Value (CLTIMV)	Current Balance divided by the Indexed Valuation;
Current Loan to Original Market Value (CLTOMV)	Current Balance divided by the Original Market Value;
Cut-off date	The last day of the month immediately preceding the date on which the Investor Report is published;
D	means the aggregate outstanding principal balance of all Transferred Collateral in Substitution Assets;
Eligible Collateral	Euro denominated cash and/or Substitution Assets;
Index	The index of increases or decreases, as the case may be, of house prices issued by the Dutch land registry (kadaster) in relation to residential properties in the Netherlands;
Indexed Valuation (with respect to ACT calculation)	In relation to any Mortgaged Asset at any date: (a) where the Original Market Value of that Mortgaged Asset is equal to or greater than the Price Indexed Valuation as at that date, the Price Indexed Valuation; or (b) where the Original Market Value of that Mortgaged Asset is less
Interest Rate Fixed Period	Period for which the current interest rate on the Mortgage Receivable remains unchanged;
Interest Rate Swap	An interest rate swap transaction that forms part of an Interest Swap Agreement.
Interest Reserve Required Amount	means an amount equal to (A) the positive difference, if any, between (i) the aggregate amount of Scheduled Interest for all Series outstanding and (ii) the aggregate amount of interest to be received under the Transferred Assets up to the relevant final maturity date
IRS	Interest Rate Swap;
Issuer	Nationale-Nederlanden Bank N.V., a public company with limited liability (naamloze vennootschap) organised under the laws of the Netherlands and established in The Hague, the Netherlands;
L	For each Mortgage Receivable its Current Balance minus the LTV Cut-Off Percentage of its Indexed Valuation provided that if the result is negative, L shall be zero and if the result exceeds α (alpha), L shall equal α (alpha);
Legally Required Minimum OC	Means the minimum level of overcollateralization of 5% or such other percentage as may be required from time to time by the CB Regulations. This means that the total outstanding balance of the cover assets in the pool must be 105% of the total amount of
Loan Part(s)	One or more of the loan parts (leningdelen) of which a Mortgage Loan consists;
LTV Cut-Off indexed valuation %	80 % for all Mortgage Receivables or such other percentage as may be notified to the Rating Agency from time to time in respect of the relevant Mortgage Receivables, or such lower percentage as is (a) required from time to time for Covered Bonds to qualify as covered
Mandatory Liquidity Required Amount	means the higher of (i) zero and (ii) an amount equal to the amount which is at such time required to be maintained by the CBC to ensure compliance with article 40g of the Decree after taking into account any certain amounts standing to the credit of the CBC Account and the
Maturity Date	In respect of a Series of Covered Bonds, the date on which the Covered Bonds of such Series are expected to be redeemed at their Principal Amount Outstanding in accordance with the Conditions, as specified in the relevant Final Terms, which date falls no more than
Net Outstanding Principal Amount	In relation to a Mortgage Receivable, at any date, the Outstanding Principal Amount of the relevant Mortgage Loan less (A) if it is a Savings Mortgage Loan or a Savings Investment Mortgage Loan subject to an Insurance Savings Participation, an amount equal to the
NHG	Nationale Hypotheek Garantie: guarantees ("borgtochten") issued by Stichting Waarborgfonds Eigen Woningen under the terms and conditions of the Nationale Hypotheek Garantie, as amended from time to time;
NHG Loan	A Mortgage Loan that has the benefit of an NHG guarantee;
Nominal OC	The Net Outstanding Principal Amount of all Mortgage Receivables, excluding any Defaulted Receivables, plus (b) the Collateral Market Value of all Transferred Collateral in the form of Substitution Assets plus (c) the cash standing to the credit of the CBC Transaction
Non NHG Loan	A Mortgage Loan that does not have the benefit of an NHG Guarantee;
Occupancy	The way the Mortgaged Asset is used (e.g. owner occupied);
Original Market Value	In relation to any Mortgaged Asset the market value (marktwaarde) given to that Mortgaged Asset by the most recent valuation addressed to the Transferor that transferred the relevant Mortgage Receivable to the CBC or, as applicable, the foreclosure value (executiewaarde) Nationale-Nederlanden Levensverzekering Maatschappij N.V. or Nationale-Nederlanden Bank N.V.
Originator	
Outstanding Principal Amount	In respect of a Relevant Mortgage Receivable, on any date the (then remaining) aggregate principal sum ("hoofdsom") due by the relevant Borrower under the relevant Mortgage Loan, including any Further Advance Receivable transferred to the CBC and, after foreclosure of
Participation Fraction	means interest and fees and other amounts received by the CBC in respect of the Mortgage Receivables, other than Principal Receipts and less in respect of each Savings Mortgage Receivable which is subject to a Participation, an amount equal to the net amount received
Performing Loans	Mortgage Loans which are current and therefore do not show any arrears;
Price Indexed Valuation	In relation to any property at any date means the Original Market Value of that property increased or decreased as appropriate by the increase or decrease in the Index since the date of the Original Market Value;
Rating Agency	Standard & Poors Credit Market Services Europe Limited;
Remaining Tenor	The time in years from the end of the reporting period to the maturity date of a Mortgage Loan;
Reserve Account Required Amount	means (a) until the occurrence of a Reserve Account Trigger Event: an amount equal to the Mandatory Liquidity Required Amount and (b) following the occurrence of a Reserve Account Trigger Event: an amount equal to the higher of (i) the Mandatory Liquidity Required
Reserve Trigger Required Amount	means an amount equal to (a) the aggregate for all Series of the aggregate Scheduled Interest for each such Series due in the next three following CBC Payment Periods (to the extent that no Swap has been entered into in relation to any Series) plus (b) the anticipated
Seasoning	Number of years since the origination of the Mortgage Loan Parts to the end of the Reporting Period;
Series	A Tranche of Covered Bonds together with any further Tranche or Tranches of Covered Bonds expressed to be consolidated and form a single series with the Covered Bonds of the original Tranche and the terms of which are identical (save for the Issue Date and/or the Claim that corresponds to a debt to the same borrower, which is not covered by the DGS;
Set-Off	
Substitution Assets	means the classes of assets denominated in euro from time to time eligible under the CRR and/or the Wft to collateralise covered bonds including (on the date of this Base Prospectus) and subject to certain limitations:(a) exposures to or guaranteed by central governments,
Transferred Collateral	means any Eligible Collateral transferred or purported to be transferred to the CBC pursuant to the Guarantee Support Agreement, to the extent not redeemed, retransferred, sold or otherwise disposed of by the CBC;
Z	An amount equal to the Interest Cover Required Amount
α (alfa)	Gross set-off as determined according to Asset Monitoring Agreement;
β (beta)	For each Mortgage Receivable the lower of (i) the LTV Cut-Off percentage of its indexed valuation and (ii) α minus L

Contact Information

Account Bank	N.V. Bank Nederlandse Gemeenten Koninginnegracht 2 2514 AA, 's-Gravenhage The Netherlands	Administrator	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands
Auditor to the CBC	Mazars Accountants N.V. Deiflandlaan 1 1007 JG Amsterdam The Netherlands	Auditor to the Issuer	KPMG Accountants N.V. Laan van Langerhuize 1 1186 DS Amstelveen The Netherlands
Cash Manager	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands	CBC Account Bank	N.V. Bank Nederlandse Gemeenten Koninginnegracht 2 2514 AA, 's-Gravenhage The Netherlands
Cover Pool Monitor	KPMG Accountants N.V. Laan van Langerhuize 1 1186 DS Amstelveen The Netherlands	Covered Bond Company	NN Covered Bond Company B.V. Prins Bernhard plein 200 1097 JB Amsterdam The Netherlands
Issuer	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands	Lead Manager	Cooperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands
Legal Adviser	NautaDutilh N.V. Strawinskylaan 1999 1077 XV, Amsterdam The Netherlands	Listing Agent	Cooperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands
Paying Agent	Cooperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands	Security Trustee	Stichting Security Trustee NN Covered Bond Company Hoogoorddreef 15 1101 BA Amsterdam The Netherlands
Seller	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands	Seller Collection Account Bank	ING Bank N.V. Foppingadreef 7 1102 BD Amsterdam The Netherlands
Servicer	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands	Tax Adviser	NautaDutilh N.V. Strawinskylaan 1999 1077 XV, Amsterdam The Netherlands